

<u>RESPONSE TO</u> <u>RESTRICTION</u> <u>REQUIREMENT</u>	Application #	10/575,269
	Confirmation #	8866
	Filing Date	April 11, 2006
	First Inventor	KAGAN
	Art Unit	3694
	Examiner	Cheung, Mary Da Zhi Wang
	Docket #	P08910US01/RFH

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

S I R:

Responsive to the Office Action mailed on February 9, 2009, and to the requirement for restriction set forth therein, applicant hereby elects group II containing claims 19-37 said to be drawn to "payment gateway." However, it is respectfully submitted that claim 38 which claims, *inter alia*, "at least two payment gateways constructed and operative in accordance with claim 19" is dependent on claim 19 and should be examined along with claims 19-37. Claims 1-18 are being retained in the application subject to the potential filing of a divisional application.

Further and favorable action is respectfully solicited.

Date: February 25, 2009

Signed By
Attorney of Record

Respectfully submitted,

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